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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ASSOCIATE POWER OF ATTORNEY

The undersigned Assignee hereby appoints as Associate Attorney:

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with full power to prosecute, to make alterations and amendments, to make payments, and to transact all business in the Patent and Trademark Office, and all business related to non-United States national, regional, and international patent applications corresponding therewith in connection with the following:

US Patent Application Entitled: METHOD AND APPARATUS FOR ENABLING
SMALLER INVESTORS OR OTHERS TO CREATE
AND MANAGE A...

Serial No.: 038,158

Filed: March 11, 1998

Assignee's Ref: 46001

ASSIGNEE:

FOLIO[51]

By: Michael A Bell

Name (Print): Michael A Bell

Title: Vice President, Corporate Counsel

Date: 3/22/00